

3. Using this information



Sales gap analysis provides important information about the retail categories in which a district and its region are performing well and in which they are losing sales, helping a revitalization organization make decisions about how much new retail space it might be able to support and what segments of the market it might better serve. Even in instances in which no retail sales "gap" exists (as is the case in Lynchburg), sales gap analysis provides important information on the retail buying power of people of various demographic characteristics and helps identify pockets of opportunity that might exist for retail sales development and growth.

| Household Income | Groceries | Dining out |
|---------------------|------------|------------|
| Under \$10,000 | 6,933,000 | 4,061,000 |
| \$10,000-\$15,000 | 5,165,000 | 2,134,000 |
| \$15,000-\$20,000 | 5,546,000 | 2,778,000 |
| \$20,000-\$30,000 | 11,050,000 | 5,738,000 |
| \$30,000-\$40,000 | 10,775,000 | 6,876,000 |
| \$40,000-\$50,000 | 8,324,000 | 5,797,000 |
| \$50,000-\$70,000 | 12,021,000 | 9,133,000 |
| \$70,000-\$80,000 | 4,463,000 | 3,275,000 |
| \$80,000-\$100,000 | 5,977,000 | 5,351,000 |
| \$100,000-\$120,000 | 2,733,000 | 2,800,000 |
| \$120,000-\$150,000 | 2,497,000 | 2,406,000 |
| \$150,000 and above | 3,571,000 | 4,558,000 |

Table 12: Demand for groceries and restaurant meals generated by Lynchburg residents.

For example, even though most of the grocery and dining offerings available locally are targeted to middle-income households and households of more

modest means, projections of the retail buying power of Lynchburg residents for groceries and restaurant meals demonstrate that households earning more than \$100,000 generate substantial retail buying power for these goods and services (more than \$8.8 million in groceries and more than \$9.7 million in dining out).⁷

As we mentioned in Section 1, a retail sales leakage generally means that a community's retail businesses are capturing fewer retail dollars than the community's residents themselves are spending – which, in turn, generally means that residents are shopping outside the community. In most instances, a retail sales gap translates into opportunities for the community to capture sales leaving the community – either by helping existing businesses increase sales or by developing new businesses, or both. In some instances, though, a retail sales gap may not represent an opportunity (if there is significant nearby competitor, traffic patterns that encourage out-of-town shopping, or convenient shopping near a major employment center outside the community, for example).

Just as a retail sales gap does not necessarily mean that a community can capture a larger volume of retail sales, a retail sales *surplus* does not necessarily mean that a community cannot increase its retail sales even further. In many instances, a community that has developed regional dominance in a particular category (furniture and antiques, for example, or restaurants) can continue to deepen its dominance by adding additional stores in that category. It often does so, however, at the expense of existing commercial centers either within the community itself or of nearby communities, any of which might experience sales displacement or might find its own opportunities for growth hampered. So, while it is obvious from the

⁷ Detailed tables projecting the buying power of Lynchburg and Amherst County residents for a variety of retail goods and services have been provided to Lynch's Landing in PDF format.

size of Lynchburg's retail sales surplus that the city serves as a regional shopping magnet for residents of several counties, its sales surplus also raises questions about how much more the city's retail base might grow - and at what cost to the character of the community, to its infrastructure capacity, and to the economic viability of nearby communities. These questions are exacerbated by the fact that most counties near Lynchburg and Amherst County have plans underway or under consideration for development of new communities or new commercial centers and/or redevelopment of older commercial centers.

We believe that downtown Lynchburg has great potential to grow its retail base. Downtown workers alone represent a substantial latent market, and the district's outstanding building stock offer very attractive opportunities for new housing, offices, and industry - all of which would boost downtown Lynchburg's "captive" markets. We therefore believe it is crucial that, in order to maximize opportunities for downtown development, Lynchburg fully use its existing downtown commercial space before encouraging or facilitating development of significant amounts of new commercial space elsewhere in the community. In order for downtown Lynchburg to develop the vibrance needed to attract and sustain significant new investment, it must become - and become recognized as - the city's primary retail center. Although retail is not a major economic force in and of itself, downtowns cannot thrive economically without a strong, vibrant retail component. Retail is a downtown's most visible activity. When strong and successful, retail activity creates energy on the street and enhances public perception of the district, which translates into increased market demand, property value, and municipal revenues. When weak, however, it discourages new investment and perpetuates the district's economic stagnation.

All older and historic commercial districts have a number of retail development alternatives, from focusing on locally-serving neighborhood

districts (drawing largely on district workers and residents) to becoming regional destination business districts or, by tapping into the market power of the Internet, even national destinations. The best path is generally one that:

- (a) builds on the district's and the community's existing strengths and strategic advantages;
- (b) has both market demand and consumer desire; and
- (c) reflects local values and desires.

The City of Lynchburg, Lynch's Landing and others have been involved in a number of progressive planning activities in recent years, sketching an image of a vibrant downtown that builds on its strengths - its history and historic buildings, its commanding site and physical environment, its large daytime worker population, its proximity to colleges and universities - and that carves a regional niche in arts and industry.

We therefore believe that the best path for downtown Lynchburg will be one that:

- Capitalizes on latent demand from downtown workers. Even without further growth, the households represented by Lynchburg's downtown workers generate more than \$30 million annually in retail purchases. By rounding out the products and services made available to these workers (adding businesses like groceries and carry-out dinners) and making it as easy and convenient as possible for workers to patronize downtown businesses (through deliveries, extended hours, loyalty programs, and other mechanisms), downtown Lynchburg should be able to absorb at least \$5 million annually in retail sales to downtown workers.

- Builds the downtown's population bases. A stronger downtown retail base will enhance market demand for new offices and new residential units in downtown Lynchburg – and, as the downtown population grows, the market for downtown retail businesses will grow, as well.

- Makes it very advantageous for businesses to locate in downtown Lynchburg. The State of Virginia and City of Lynchburg offer some of the most attractive downtown development incentives in the state. But, most of these incentives are property-focused, not business-focused. Some – such as the state's general income tax credit and the city's refunds of business and professional license taxes – could benefit retail businesses. But most of the incentives – property improvement tax credits, historic rehabilitation tax credits, façade improvement grants, utility line cost sharing, etc. – are more advantageous to developers and property owners than to business owners (particularly retailers). These incentives are all extremely valuable tools and should, of course, be broadly promoted. But adding additional incentives specifically targeted to retail businesses (particularly independent, locally-owned retail businesses) could accelerate downtown Lynchburg's retail development – tools like Small Business Investment Corporations (SBICs), private venture capital, and flexible and/or subsidized leases.

- Focuses on recruiting entrepreneurs rather than on recruiting businesses. Many of the most successful and innovative businesses in historic downtowns today are driven by owners with strong entrepreneurial skills and vision. Given the ability of the Internet to augment local sales for downtown retail businesses, it is quite possible – and becoming more common – for districts to develop profiles of the sorts of specialized retail businesses they would like to see in their districts (both to meet some local needs and to help enhance the overall personality of the district). Successful entrepreneurs can then implement the businesses profiled. So,

rather than looking exclusively for businesses that already exist (somewhere) and encouraging them to relocate or open an additional location in downtown Lynchburg, we recommend looking for talented entrepreneurs willing to work with you to craft unique businesses.

- Funnel new commercial development downtown before encouraging new commercial development elsewhere in the community. Every new business that locates outside downtown Lynchburg risks diluting the potential retail market for the downtown area. It is critical that the city and its partners make downtown Lynchburg its top retail priority, helping intensify the district's retail performance and signaling investors that the district represents a sound investment in the city's future.
- Actively encourages multi-channel retailing. Multi-channel retailing - basically, selling things through different retail venues at the same time - is becoming increasingly important for independent businesses in older and historic downtowns. With the advent of the Internet and online commerce, many independent downtown businesses that once relied almost exclusively on local customers are now able to reach customers throughout the world, increasing their sales and making it possible to locate in districts that would otherwise not provide them with a sufficient profit margin. Easy access to high-speed Internet service is essential for multi-channel downtown retailing, as is access to affordable website design and "shopping cart" services, credit card processing, and order fulfillment services. We encourage the City of Lynchburg and Lynch's Landing to encourage downtown businesses to explore ways to reach new and existing customers online, to open wholesale distribution channels, to sell unique products through compatible businesses, and to investigate other forms of multi-channel retailing.

4. Sources of information

Our primary sources of information for our research were the 2000 *Census of Population*, 1997 and 2002 *Censuses of Retail Trade*, 1997 and 2002 *Censuses of Accommodation and Food Service*, Virginia taxable sales tax reports, the Consumer Expenditure Survey, Claritas, and data compiled for us by Lynch's Landing.

5. Disclaimer

Retail market analyses and derivative business development plans provide important guidance on how the area's commercial centers should, theoretically, be able to perform and on the sales and rent levels businesses should be able to achieve. However, a number of factors affect the actual performance of retail businesses and commercial centers, including the skills of the business operator, level of business capitalization, quality of the physical environment, changes in overall economic conditions, district marketing programs, and numerous other factors. The information and recommendations in this sales gap analysis report are intended to provide a foundation of information for making retail development decisions in Lynchburg, but they do not and cannot ensure retail success.



Estimating Consumer Buying Power

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| Item | Age of householder | | | | | | | Total |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-------------------|-----------------------|
| | Under 25 | 25-34 | 35-44 | 45-54 | 55-64 | 65-74 | 75+ | |
| TOTAL ANNUAL HOUSEHOLD EXPENDITURES | 35,287,180 | 167,208,160 | 237,714,828 | 235,474,700 | 144,062,680 | 108,654,412 | 88,104,432 | 61,016,414,350 |
| Food | 5,618,710 | 21,842,098 | 31,904,808 | 28,990,700 | 18,027,800 | 14,888,032 | 10,913,618 | 132,982,534 |
| Food at home | 3,019,890 | 12,278,978 | 16,110,400 | 17,367,100 | 10,808,800 | 9,322,484 | 7,623,882 | 78,549,562 |
| Cereals and bakery products | 237,780 | 1,737,048 | 2,898,397 | 2,392,300 | 1,382,020 | 1,338,392 | 1,217,818 | 11,148,531 |
| Cereals | 184,180 | 643,958 | 922,137 | 789,800 | 486,400 | 418,412 | 374,220 | 3,789,586 |
| Bakery products | 273,600 | 1,093,990 | 1,719,260 | 1,802,700 | 935,620 | 919,980 | 843,598 | 7,982,249 |
| Meats, poultry, fish and eggs | 748,880 | 3,172,884 | 4,701,367 | 4,709,400 | 2,979,840 | 2,448,824 | 1,898,218 | 20,897,441 |
| Beef | 234,010 | 936,802 | 1,336,336 | 1,504,000 | 935,620 | 729,528 | 436,459 | 6,100,591 |
| Pork | 180,480 | 688,882 | 847,332 | 977,900 | 626,820 | 532,820 | 500,094 | 4,319,838 |
| Other meats | 90,890 | 377,340 | 616,797 | 878,100 | 382,080 | 289,876 | 261,745 | 2,890,871 |
| Poultry | 148,360 | 628,028 | 878,788 | 803,700 | 482,820 | 387,992 | 319,785 | 3,898,562 |
| Fish and seafood | 97,470 | 511,824 | 700,421 | 885,000 | 482,480 | 393,616 | 278,964 | 3,122,776 |
| Eggs | 39,330 | 144,210 | 221,718 | 198,000 | 117,380 | 128,592 | 108,884 | 948,672 |
| Dairy products | 850,030 | 1,307,342 | 1,886,132 | 1,778,600 | 1,062,780 | 864,224 | 626,686 | 8,283,374 |
| Fresh milk and cream | 128,280 | 821,002 | 771,123 | 845,600 | 384,880 | 350,904 | 329,694 | 3,188,263 |
| Other dairy products | 188,380 | 786,088 | 1,165,970 | 1,128,000 | 681,340 | 613,320 | 466,892 | 4,064,740 |
| Fruits and vegetables | 288,130 | 2,042,910 | 2,388,127 | 2,218,700 | 1,933,180 | 1,733,438 | 1,458,038 | 12,538,688 |
| Fresh fruits | 128,280 | 847,788 | 897,410 | 885,600 | 616,140 | 559,218 | 489,488 | 4,318,084 |
| Fresh vegetables | 148,770 | 847,788 | 643,285 | 636,300 | 626,920 | 584,498 | 489,488 | 4,300,233 |
| Processed fruits | 112,880 | 289,104 | 619,797 | 975,400 | 318,600 | 318,600 | 318,600 | 3,142,817 |
| Processed vegetables | 75,380 | 410,128 | 589,421 | 543,200 | 318,220 | 318,220 | 281,238 | 2,131,177 |
| Other food at home | 1,097,870 | 4,310,178 | 6,048,588 | 5,884,600 | 3,436,040 | 2,814,818 | 2,222,904 | 24,882,884 |
| Sugar and other sweets | 104,310 | 420,352 | 740,733 | 692,700 | 407,500 | 358,308 | 302,778 | 2,987,181 |
| Fats and oils | 76,340 | 313,678 | 478,708 | 474,700 | 303,180 | 287,282 | 236,140 | 2,170,833 |
| Miscellaneous foods | 686,810 | 2,100,134 | 2,831,918 | 2,678,000 | 1,623,480 | 1,342,848 | 1,084,628 | 12,208,218 |
| Nonalcoholic beverages (other than milk) | 271,580 | 1,038,268 | 1,597,385 | 1,448,300 | 948,680 | 700,478 | 587,828 | 6,878,873 |
| Food prepared by household, out-of-loom trips | 20,820 | 137,808 | 218,877 | 208,100 | 183,220 | 128,882 | 84,888 | 910,863 |
| Food away from home | 2,797,880 | 9,885,092 | 13,464,208 | 12,653,600 | 7,220,800 | 5,346,588 | 3,383,188 | 64,418,084 |
| Alcoholic beverages | 970,380 | 1,840,188 | 2,138,638 | 2,241,800 | 1,212,720 | 788,038 | 436,488 | 9,502,234 |
| Housing | 12,139,480 | 59,381,388 | 81,117,822 | 73,432,800 | 44,707,840 | 34,736,508 | 28,622,888 | 335,031,188 |
| Rent | 7,291,840 | 38,788,380 | 48,767,448 | 48,413,900 | 24,881,480 | 18,808,182 | 15,788,270 | 195,842,084 |
| Owned dwellings | 1,500,180 | 18,597,288 | 21,970,880 | 22,387,100 | 18,808,840 | 13,880,400 | 9,270,480 | 130,591,182 |
| Mortgage interest and charges | 707,780 | 18,516,888 | 22,892,088 | 19,218,800 | 8,988,140 | 4,384,872 | 1,180,700 | 71,284,888 |
| Property taxes | 888,300 | 17,080,400 | 22,078,800 | 17,637,300 | 6,770,200 | 4,781,818 | 4,607,880 | 34,287,507 |
| Maintenance, insurance, repairs, etc. | 145,770 | 2,900,000 | 4,840,818 | 6,446,000 | 4,107,800 | 4,777,440 | 5,672,100 | 26,078,533 |
| Rented dwellings | 8,144,080 | 18,680,810 | 11,888,388 | 7,768,200 | 5,843,540 | 3,373,280 | 6,507,838 | 64,140,383 |
| Other lodging | 388,380 | 1,002,818 | 2,131,487 | 3,285,800 | 2,030,880 | 1,382,832 | 989,882 | 11,110,568 |
| Utilities, fuels, and public services | 2,072,880 | 10,344,080 | 16,888,388 | 16,874,200 | 10,070,140 | 6,788,844 | 7,634,088 | 70,818,780 |
| Natural gas | 207,780 | 1,208,888 | 2,181,888 | 2,188,800 | 1,408,320 | 1,328,708 | 1,282,780 | 9,887,787 |
| Electricity | 683,700 | 3,774,280 | 6,788,888 | 6,788,800 | 3,788,780 | 3,378,488 | 2,874,880 | 28,888,803 |
| Fuel oil and other fuels | 30,380 | 269,812 | 549,281 | 608,800 | 478,880 | 481,820 | 488,270 | 2,837,843 |
| Telephones | 1,088,380 | 4,130,128 | 6,827,783 | 6,433,200 | 3,188,080 | 2,488,244 | 1,848,844 | 28,783,717 |
| Water and other public services | 174,480 | 1,078,888 | 1,889,283 | 1,800,100 | 1,228,780 | 1,138,288 | 1,081,224 | 6,314,081 |
| Household operations | 388,300 | 3,697,872 | 4,782,011 | 2,975,100 | 1,888,040 | 1,828,812 | 2,612,738 | 17,886,871 |
| Personal services | 280,880 | 2,388,448 | 2,838,319 | 888,700 | 231,480 | 119,438 | 1,282,844 | 7,414,288 |
| Other household expenses | 107,420 | 1,309,424 | 1,943,692 | 2,408,400 | 1,737,880 | 1,507,478 | 1,330,182 | 10,442,708 |
| Housekeeping supplies | 884,780 | 1,977,350 | 3,008,383 | 2,804,800 | 2,014,880 | 1,804,520 | 1,288,848 | 13,383,109 |
| Laundry and cleaning supplies | 124,880 | 877,840 | 1,500,811 | 1,238,800 | 483,140 | 387,044 | 278,882 | 3,302,827 |
| Other household products | 172,710 | 841,074 | 1,587,129 | 1,488,400 | 1,004,080 | 1,010,384 | 688,782 | 6,681,139 |
| Footwear and stationery | 97,210 | 487,888 | 880,343 | 708,700 | 687,480 | 487,112 | 384,832 | 3,384,443 |
| Household furnishings and equipment | 1,280,270 | 6,481,648 | 8,722,508 | 8,484,700 | 5,888,080 | 3,809,040 | 2,236,114 | 36,942,639 |
| Household textiles | 71,880 | 448,734 | 644,312 | 728,800 | 486,400 | 400,272 | 188,708 | 2,834,848 |
| Furniture | 347,130 | 2,088,974 | 2,810,302 | 2,115,000 | 1,487,220 | 728,800 | 488,084 | 9,787,810 |
| Floor coverings | 13,880 | 132,032 | 307,379 | 281,400 | 247,780 | 177,840 | 138,080 | 1,308,671 |
| Major appliances | 114,870 | 881,218 | 1,083,181 | 1,019,800 | 753,080 | 708,832 | 374,220 | 4,813,049 |
| Small appliances, misc. housewares | 82,080 | 284,884 | 483,588 | 821,700 | 414,020 | 288,012 | 188,584 | 2,180,888 |

| | | | | | | | | |
|---|-------------|--------------|---------------|---------------|--------------|--------------|-------------|---------------|
| Miscellaneous household equipment | 630,890 | 2,688,622 | 3,743,977 | 3,792,900 | 2,640,800 | 1,538,756 | 901,630 | 15,818,276 |
| Apparel and services | 1,810,070 | 7,824,874 | 10,558,549 | 8,178,100 | 5,092,120 | 3,641,320 | 2,078,622 | 40,266,766 |
| Men and boys | 442,880 | 1,813,288 | 2,870,670 | 2,184,900 | 1,023,840 | 697,248 | 418,044 | 8,087,858 |
| Men, 16 and over | 358,430 | 1,150,624 | 1,768,811 | 1,748,400 | 889,980 | 600,408 | 381,024 | 6,907,377 |
| Boys, 2 to 15 | 48,170 | 487,742 | 912,089 | 446,500 | 133,860 | 100,068 | 34,020 | 2,158,219 |
| Women and girls | 607,828 | 2,878,750 | 3,848,798 | 3,802,300 | 2,132,040 | 1,781,868 | 942,362 | 18,117,847 |
| Women, 16 and over | 467,480 | 2,001,110 | 2,786,333 | 3,327,800 | 1,982,520 | 1,801,088 | 911,738 | 2,586,231 |
| Girls, 2 to 15 | 49,780 | 877,640 | 1,062,465 | 474,500 | 149,520 | 177,840 | 30,615 | 1,882,986 |
| Children under 2 | 168,680 | 722,080 | 478,705 | 244,400 | 198,900 | 84,860 | 81,030 | 7,228,817 |
| Footwear | 369,260 | 1,395,708 | 2,081,107 | 1,588,500 | 772,620 | 890,792 | 384,832 | 6,336,458 |
| Other apparel products and services | 314,940 | 1,246,302 | 1,458,271 | 1,387,700 | 988,220 | 808,384 | 278,592 | 192,180,148 |
| Transportation | 7,692,540 | 33,444,386 | 44,808,788 | 45,800,200 | 28,296,800 | 18,418,420 | 12,322,044 | 92,048,428 |
| Vehicle purchases (net outlay) | 5,639,110 | 18,228,432 | 21,440,848 | 21,770,400 | 13,982,140 | 8,941,880 | 5,864,842 | 61,261,811 |
| Cars and trucks, new | 1,865,810 | 7,249,383 | 11,181,819 | 12,074,300 | 6,884,240 | 6,133,200 | 4,304,960 | 39,168,011 |
| Cars and trucks, used | 2,105,010 | 6,632,850 | 8,780,343 | 9,166,700 | 5,362,700 | 2,888,896 | 1,800,282 | 1,844,774 |
| Other vehicles | 12,440 | 568,053 | 488,222 | 631,100 | 65,200 | 122,894 | 3,402 | 32,948,274 |
| Gasoline and motor oil | 1,818,310 | 6,728,888 | 7,971,588 | 7,726,500 | 4,698,680 | 3,289,382 | 1,918,328 | 67,987,823 |
| Other vehicle expenses | 2,254,280 | 10,062,188 | 13,318,077 | 14,151,100 | 8,087,840 | 5,994,388 | 3,783,024 | 6,889,784 |
| Vehicle finance charges | 88,020 | 1,881,888 | 2,388,854 | 2,276,500 | 1,086,380 | 816,548 | 189,914 | 18,426,968 |
| Maintenance and repairs | 891,820 | 3,500,308 | 3,411,403 | 3,678,400 | 2,373,280 | 1,840,028 | 1,122,880 | 22,826,788 |
| Vehicle insurance | 881,820 | 3,741,880 | 3,023,883 | 5,528,500 | 3,038,320 | 2,337,072 | 1,888,110 | 10,748,417 |
| Vehicle rent, leasing, license, etc. | 372,780 | 2,023,170 | 2,484,227 | 2,850,300 | 1,890,880 | 1,087,820 | 878,340 | 9,907,761 |
| Public transportation | 316,770 | 1,408,840 | 2,071,029 | 2,237,200 | 1,813,700 | 1,184,360 | 768,882 | 84,044,203 |
| Health care | 833,880 | 3,066,888 | 10,807,084 | 11,581,300 | 9,972,340 | 11,704,728 | 13,118,112 | 33,287,278 |
| Health insurance | 280,810 | 3,125,080 | 6,388,281 | 6,480,200 | 6,124,720 | 6,372,072 | 6,900,452 | 15,218,734 |
| Medical services | 280,810 | 1,888,844 | 3,013,822 | 3,374,800 | 2,418,920 | 2,188,288 | 2,384,380 | 12,790,817 |
| Drugs | 171,000 | 888,429 | 1,218,739 | 2,167,300 | 2,044,020 | 2,708,084 | 3,303,342 | 2,606,667 |
| Medical supplies | 85,270 | 260,819 | 488,783 | 849,000 | 384,860 | 428,324 | 540,918 | 61,176,088 |
| Entertainment | 1,892,590 | 8,078,708 | 12,385,261 | 17,312,900 | 7,688,640 | 9,507,848 | 3,082,418 | 12,217,398 |
| Fees and excursions | 388,230 | 1,888,880 | 3,210,832 | 2,832,800 | 1,948,220 | 1,289,320 | 630,288 | 18,124,548 |
| Television, radio, sound equipment | 781,730 | 3,218,280 | 2,404,088 | 4,088,600 | 2,428,440 | 1,887,680 | 1,411,880 | 9,481,368 |
| Pets, toys, and playground equipment | 27,580 | 188,778 | 2,307,083 | 2,118,000 | 1,242,080 | 1,488,828 | 640,818 | 11,386,127 |
| Other supplies, tools, and services | 188,880 | 1,388,888 | 2,387,107 | 2,169,500 | 2,256,620 | 2,004,488 | 308,180 | 13,232,148 |
| Personal care products and services | 587,480 | 2,084,748 | 3,083,478 | 2,888,200 | 1,788,740 | 1,584,848 | 1,318,874 | 3,283,070 |
| Reading | 30,680 | 408,474 | 874,448 | 708,000 | 847,880 | 480,872 | 468,888 | 18,804,920 |
| Education | 2,847,800 | 2,882,184 | 3,487,088 | 6,471,800 | 2,422,180 | 888,128 | 278,882 | 7,115,840 |
| Tobacco products and smoking supplies | 383,900 | 1,178,810 | 1,878,188 | 1,808,500 | 1,086,620 | 708,832 | 387,210 | 18,288,638 |
| Miscellaneous | 488,210 | 2,188,088 | 3,028,488 | 3,601,000 | 2,200,500 | 1,786,718 | 1,786,888 | 36,027,740 |
| Cash contributions | 684,410 | 3,111,004 | 6,328,884 | 7,788,700 | 6,111,880 | 5,848,808 | 7,288,084 | 97,718,984 |
| Personal insurance and pensions | 2,388,280 | 17,088,288 | 28,188,844 | 28,214,100 | 16,708,840 | 6,882,118 | 2,214,702 | 10,042,180 |
| Life and other personal insurance | 88,400 | 828,200 | 1,228,888 | 2,828,000 | 1,888,200 | 1,828,812 | 918,440 | 67,874,008 |
| Pensions and Social Security | 2,388,280 | 16,244,088 | 24,207,748 | 25,386,100 | 15,881,740 | 4,331,878 | 1,288,264 | 1,288,628,088 |
| Income before taxes | 38,388,880 | 207,808,014 | 307,831,549 | 318,731,800 | 191,270,720 | 113,888,882 | 88,723,784 | 958,498,887 |
| Wages and salaries | 31,877,780 | 188,888,180 | 281,181,003 | 281,282,800 | 147,084,480 | 38,884,882 | 8,780,180 | 83,384,888 |
| Self-employment income | 881,880 | 4,888,888 | 12,184,880 | 18,088,100 | 6,883,280 | 8,443,888 | 4,187,882 | 18,718,423 |
| Social Security and retirement plans | 287,840 | 1,287,788 | 4,287,721 | 11,385,880 | 25,434,820 | 60,881,028 | 84,338,222 | 28,688,230 |
| Interest, dividends, rental income, property income | 141,880 | 1,141,028 | 3,114,102 | 6,011,880 | 5,286,720 | 4,983,718 | 7,882,434 | 6,888,084 |
| Unemployment compensation, veterans benefits | 188,880 | 1,227,888 | 1,788,880 | 1,877,800 | 1,038,840 | 558,080 | 370,818 | 7,807,313 |
| Public assistance, foodstamps | 448,020 | 1,211,088 | 1,888,488 | 1,114,700 | 1,288,380 | 784,404 | 628,888 | 6,234,428 |
| Regular contributions for support | 1,281,880 | 1,834,872 | 2,884,773 | 1,114,700 | 888,880 | 318,872 | 288,882 | 4,087,108 |
| Other income | 610,840 | 888,188 | 888,449 | 848,200 | 387,720 | 381,882 | 308,180 | 83,401,601 |
| Personal taxes | 718,810 | 5,188,384 | 14,194,883 | 15,680,300 | 9,218,020 | 4,688,740 | 7,848,414 | 48,507,474 |
| Federal income taxes | 448,310 | 5,812,388 | 10,911,832 | 13,888,800 | 8,582,800 | 3,370,032 | 6,812,884 | 12,080,718 |
| State and local taxes | 248,240 | 2,244,844 | 3,516,882 | 3,888,500 | 1,885,880 | 480,868 | 281,884 | 4,833,280 |
| Other taxes | 26,860 | 408,474 | 888,880 | 1,038,700 | 987,880 | 838,082 | 870,194 | 1,198,428,837 |
| Income after taxes | 34,842,880 | 188,738,880 | 293,847,728 | 301,178,000 | 182,081,440 | 108,288,882 | 78,878,370 | 880,087,830 |
| Net change in total assets and liabilities | (4,370,760) | (88,844,080) | (102,307,778) | (88,708,100) | (24,328,120) | (24,974,800) | (8,880,032) | 148,122,144 |
| Net change in total assets | 8,888,440 | 88,338,888 | 48,787,442 | 28,074,708 | 21,228,120 | (8,807,240) | (6,048,354) | 498,221,888 |
| Net change in total liabilities | 11,387,300 | (44,277,888) | (181,074,288) | (124,380,800) | 46,656,240 | 18,081,340 | 3,834,878 | 13,282,308 |
| Other money receipts | 188,380 | 681,788 | 2,141,878 | 2,338,880 | 4,723,740 | 1,707,812 | 1,588,322 | (38,118,188) |
| Mortgage principal paid, owned property | (288,478) | (4,447,820) | (10,430,730) | (11,237,700) | (8,885,780) | (3,783,218) | (1,088,444) | 638,152,840 |
| Estimated market value of owned home | 28,412,880 | 338,343,388 | 680,977,827 | 688,048,800 | 638,152,840 | 474,638,438 | 402,303,810 | 3,121,488,841 |

| Estimated monthly rental value of owned home | 212,040 | 2,223,814 | 4,222,882 | 4,220,800 | 3,031,800 | 2,750,298 | 2,483,480 | 18,144,752 |
|--|---------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Gifts of goods and services | 848,810 | 2,638,814 | 3,733,889 | 7,483,800 | 5,124,720 | 3,073,088 | 2,880,778 | 25,281,478 |
| Food | 32,480 | 84,888 | 201,560 | 888,000 | 588,800 | 232,418 | 88,482 | 1,884,618 |
| Alcoholic beverages | 17,100 | 68,846 | 80,824 | 103,400 | 55,420 | 35,808 | 20,412 | 399,110 |
| Housing | 128,280 | 873,814 | 1,027,858 | 1,813,400 | 1,010,800 | 687,884 | 818,782 | 6,887,048 |
| Housekeeping supplies | 29,070 | 127,908 | 272,108 | 230,300 | 188,520 | 132,348 | 71,442 | 1,032,882 |
| Household linens | 3,420 | 20,830 | 60,380 | 88,700 | 74,980 | 48,420 | 20,412 | 318,852 |
| Appliances and mfg. housewares | 16,380 | 87,784 | 128,878 | 148,700 | 117,380 | 93,812 | 81,238 | 617,037 |
| Major appliances | 1,710 | 12,378 | 48,381 | 37,800 | 22,820 | 28,824 | 30,818 | 178,301 |
| Small appt. and mfg. housewares | 15,880 | 45,388 | 88,883 | 108,100 | 84,540 | 67,788 | 30,818 | 448,778 |
| Miscellaneous household equipment | 32,480 | 188,040 | 288,588 | 388,700 | 288,680 | 203,384 | 142,884 | 1,427,787 |
| Other housing | 47,880 | 188,048 | 387,847 | 688,000 | 348,820 | 208,820 | 318,788 | 2,180,203 |
| Apparel and services | 188,380 | 807,720 | 1,108,880 | 1,178,000 | 1,023,840 | 885,420 | 387,418 | 5,688,138 |
| Men's 2 and over | 81,300 | 188,788 | 277,148 | 333,700 | 280,800 | 183,988 | 132,878 | 1,386,407 |
| Women's 2 and over | 32,480 | 280,888 | 388,042 | 388,100 | 387,720 | 418,840 | 128,378 | 2,042,838 |
| Children under 2 | 47,880 | 210,428 | 228,788 | 182,700 | 188,520 | 58,104 | 37,422 | 842,807 |
| Other apparel products and services | 88,880 | 288,180 | 211,838 | 283,200 | 182,340 | 183,880 | 88,040 | 1,283,778 |
| Jewelry and watches | 48,170 | 282,174 | 70,448 | 112,800 | 88,020 | 80,384 | 30,818 | 640,712 |
| All other apparel products and services | 20,820 | 81,880 | 141,082 | 180,400 | 107,580 | 100,088 | 37,422 | 618,872 |
| Transportation | 11,870 | 317,702 | 118,887 | 488,200 | 234,720 | 138,804 | 178,804 | 1,484,187 |
| Health care | 6,130 | 33,008 | 118,887 | 230,300 | 188,480 | 142,032 | 700,812 | 1,383,888 |
| Entertainment | 88,880 | 247,880 | 307,378 | 380,700 | 381,880 | 218,278 | 138,482 | 1,718,847 |
| Toys, games, hobbies, and tricycles | 13,880 | 84,888 | 108,818 | 141,000 | 148,700 | 108,824 | 47,828 | 688,248 |
| Other entertainment | 63,010 | 182,882 | 201,560 | 238,700 | 215,180 | 108,782 | 91,884 | 1,083,888 |
| Personal care products and services | 11,870 | 48,812 | 80,824 | 108,100 | 81,840 | 48,192 | 40,824 | 388,182 |
| Reading | (880) | 4,128 | (2,820) | 4,700 | 9,780 | 9,884 | 8,884 | 32,488 |
| Education | 38,330 | 127,808 | 488,783 | 2,387,000 | 1,218,980 | 388,308 | 188,788 | 4,811,018 |
| All other gifts | 37,820 | 188,822 | 208,888 | 384,800 | 410,780 | 388,080 | 343,802 | 1,842,383 |



Estimating Consumer Buying Power

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| Item | Household income | | | | | | | | | | | | | | Total |
|---|------------------|------------|------------|------------|-------------|-------------|-------------|-------------|------------|------------|------------|------------|------------|-------------|-------|
| | <\$5K | \$5-10K | \$10-15K | \$15-20K | \$20-30K | \$30-40K | \$40-60K | \$60-70K | \$70-80K | \$80-100K | \$100-120K | \$120-160K | \$160K+ | | |
| TOTAL ANNUAL HOUSEHOLD EXPENDITURES | 34,207,900 | 28,423,076 | 43,729,930 | 65,060,466 | 112,332,548 | 123,481,065 | 102,334,818 | 181,764,481 | 58,556,200 | 95,307,885 | 45,006,835 | 43,744,208 | 84,377,214 | 885,316,990 | |
| Food | 6,093,576 | 4,899,000 | 7,268,880 | 8,323,877 | 16,763,722 | 17,650,255 | 14,120,884 | 21,154,239 | 7,736,700 | 11,328,800 | 5,533,390 | 4,802,634 | 8,130,265 | 133,948,901 | |
| Food at home | 3,953,775 | 3,239,375 | 5,185,260 | 5,546,823 | 11,049,584 | 10,774,980 | 8,324,316 | 12,021,300 | 4,482,580 | 5,978,620 | 2,733,040 | 2,496,804 | 3,671,353 | 79,054,480 | |
| Cereals and bakery products | 557,360 | 452,800 | 777,480 | 814,288 | 1,629,207 | 1,487,026 | 1,204,832 | 1,880,239 | 832,428 | 883,895 | 384,810 | 313,214 | 476,370 | 11,183,786 | |
| Cereals | 211,228 | 181,700 | 299,880 | 270,677 | 546,829 | 526,715 | 388,970 | 545,632 | 215,280 | 283,220 | 115,670 | 103,224 | 164,996 | 3,822,770 | |
| Bakery products | 347,900 | 289,325 | 517,590 | 543,611 | 1,082,379 | 960,310 | 805,862 | 1,114,407 | 418,150 | 672,220 | 269,240 | 210,486 | 321,372 | 7,361,941 | |
| Meats, poultry, fish and eggs | 890,400 | 653,775 | 1,343,260 | 1,413,734 | 3,066,200 | 2,771,440 | 2,113,254 | 3,284,739 | 1,121,300 | 1,397,315 | 661,670 | 639,584 | 905,814 | 20,485,615 | |
| Meat | 245,725 | 214,775 | 398,970 | 391,478 | 824,891 | 783,560 | 656,370 | 1,153,395 | 387,725 | 482,286 | 189,230 | 178,112 | 281,848 | 6,149,961 | |
| Poultry | 205,900 | 176,725 | 334,410 | 319,891 | 725,403 | 697,415 | 427,284 | 607,583 | 202,950 | 274,580 | 113,968 | 126,524 | 181,367 | 4,272,777 | |
| Fish | 92,300 | 115,525 | 187,440 | 176,723 | 387,886 | 336,360 | 265,122 | 419,121 | 139,400 | 177,735 | 86,265 | 87,296 | 97,407 | 2,336,861 | |
| Other meats | 154,425 | 158,525 | 227,810 | 207,225 | 533,622 | 488,620 | 368,682 | 532,638 | 214,225 | 247,095 | 113,030 | 123,464 | 147,888 | 3,585,377 | |
| Eggs | 133,125 | 122,475 | 186,270 | 163,434 | 380,788 | 483,085 | 296,010 | 458,109 | 185,025 | 187,880 | 131,445 | 114,368 | 203,348 | 3,017,269 | |
| Fish and seafood | 47,625 | 63,280 | 70,260 | 68,008 | 156,820 | 141,400 | 102,960 | 116,964 | 43,060 | 57,800 | 28,035 | 27,830 | 34,128 | 986,287 | |
| Dairy products | 348,590 | 321,475 | 536,780 | 608,484 | 1,166,438 | 1,134,735 | 944,666 | 1,247,618 | 486,375 | 680,385 | 277,495 | 268,180 | 375,408 | 8,368,719 | |
| Fresh milk and cream | 148,100 | 149,100 | 223,660 | 259,492 | 479,766 | 445,410 | 385,506 | 484,860 | 182,400 | 232,848 | 100,985 | 88,628 | 122,292 | 3,261,784 | |
| Other dairy products | 233,625 | 170,400 | 313,120 | 348,992 | 686,672 | 689,325 | 559,160 | 762,758 | 303,975 | 447,537 | 176,510 | 180,552 | 253,116 | 6,147,228 | |
| Fruits and vegetables | 528,675 | 673,325 | 911,840 | 1,002,178 | 1,825,789 | 1,844,250 | 1,346,776 | 1,900,685 | 799,500 | 1,017,280 | 470,635 | 483,496 | 612,171 | 13,987,161 | |
| Fresh fruits | 177,500 | 177,500 | 287,750 | 318,417 | 605,984 | 616,825 | 416,888 | 688,069 | 271,628 | 341,020 | 162,400 | 163,436 | 213,300 | 4,287,178 | |
| Fresh vegetables | 204,138 | 181,000 | 281,610 | 304,322 | 535,388 | 561,045 | 409,268 | 681,671 | 272,880 | 341,020 | 148,665 | 184,336 | 203,348 | 4,380,021 | |
| Processed fruits | 143,775 | 115,315 | 202,360 | 208,041 | 389,507 | 380,670 | 280,566 | 388,378 | 184,778 | 192,168 | 97,165 | 85,514 | 116,604 | 2,781,795 | |
| Processed vegetables | 102,950 | 96,400 | 168,760 | 174,488 | 280,176 | 300,475 | 259,362 | 331,399 | 101,475 | 145,055 | 74,285 | 66,708 | 76,621 | 2,155,470 | |
| Other food at home | 1,240,728 | 1,005,428 | 1,688,880 | 1,704,884 | 3,295,388 | 3,457,230 | 2,710,422 | 3,828,041 | 1,442,175 | 2,047,695 | 858,630 | 812,130 | 1,201,860 | 26,374,795 | |
| Sugar and other sweets | 131,350 | 125,475 | 183,530 | 228,700 | 428,680 | 392,365 | 324,324 | 441,384 | 162,975 | 231,200 | 121,620 | 87,838 | 143,622 | 3,026,779 | |
| Fats and oils | 68,760 | 109,500 | 161,280 | 199,588 | 308,620 | 300,475 | 231,660 | 303,167 | 118,900 | 160,280 | 71,765 | 62,744 | 83,668 | 2,139,567 | |
| Miscellaneous foods | 600,625 | 472,165 | 751,710 | 841,112 | 1,428,288 | 1,707,406 | 1,345,778 | 1,920,169 | 724,975 | 1,086,285 | 482,280 | 410,368 | 603,596 | 12,485,847 | |
| Nonalcoholic beverages (other than milk) | 383,400 | 385,775 | 432,320 | 446,183 | 796,812 | 980,915 | 733,590 | 1,117,989 | 378,225 | 504,308 | 286,125 | 204,990 | 286,111 | 6,519,097 | |
| Food prepared by household, out-of-town trips | 26,400 | 25,074 | 28,220 | 26,091 | 77,380 | 106,050 | 72,072 | 148,205 | 66,426 | 106,486 | 45,068 | 48,552 | 66,320 | 862,960 | |
| Food away from home | 2,399,900 | 1,881,400 | 2,123,810 | 2,775,364 | 5,787,727 | 6,676,575 | 5,796,848 | 9,132,639 | 3,274,675 | 5,360,695 | 2,600,350 | 2,406,030 | 4,568,221 | 54,588,364 | |
| Alcoholic beverages | 486,625 | 271,575 | 426,000 | 486,770 | 866,845 | 1,082,315 | 1,047,818 | 1,808,444 | 693,460 | 861,105 | 496,475 | 437,690 | 1,210,633 | 10,187,743 | |
| Housing | 12,281,874 | 10,807,375 | 16,885,410 | 16,173,327 | 38,021,632 | 39,800,585 | 32,761,872 | 49,079,394 | 17,808,025 | 28,670,248 | 14,734,640 | 13,819,814 | 26,288,361 | 316,548,455 | |
| Shelter | 7,982,675 | 6,976,750 | 9,090,840 | 11,081,330 | 21,801,815 | 23,012,880 | 18,710,406 | 28,186,071 | 10,199,800 | 16,748,066 | 8,990,805 | 8,180,788 | 15,728,187 | 184,385,187 | |
| Owned dwellings | 3,128,775 | 2,306,100 | 3,307,680 | 4,884,290 | 10,464,038 | 12,411,385 | 11,783,772 | 20,315,897 | 7,834,076 | 12,798,810 | 7,166,815 | 6,884,788 | 13,019,410 | 116,554,123 | |
| Mortgage interest and charges | 1,863,775 | 688,100 | 906,810 | 1,891,172 | 4,978,834 | 6,626,125 | 6,782,490 | 12,414,238 | 4,883,100 | 7,743,756 | 4,387,825 | 3,929,698 | 7,439,193 | 68,573,344 | |
| Property taxes | 693,150 | 980,275 | 1,398,810 | 1,989,902 | 2,970,798 | 3,286,340 | 2,718,144 | 4,577,841 | 1,789,425 | 2,948,365 | 1,697,025 | 1,492,465 | 3,448,360 | 28,430,501 | |
| Maintenance, insurance, repairs, etc. | 665,800 | 627,815 | 1,043,700 | 1,494,318 | 2,803,637 | 2,918,820 | 2,283,136 | 3,326,978 | 1,211,560 | 2,111,145 | 1,281,265 | 1,322,884 | 2,130,667 | 22,602,823 | |
| Rented dwellings | 4,171,280 | 4,130,225 | 5,615,830 | 6,010,104 | 10,795,880 | 9,678,790 | 6,149,268 | 8,482,014 | 1,755,625 | 1,960,668 | 607,720 | 780,372 | 774,660 | 56,084,841 | |
| Other lodging | 388,890 | 211,225 | 281,890 | 318,891 | 696,628 | 721,140 | 779,922 | 1,428,311 | 670,628 | 958,380 | 988,438 | 888,630 | 1,631,787 | 9,243,112 | |
| Utilities, fuels, and public services | 2,660,725 | 2,846,875 | 4,142,880 | 4,901,297 | 9,282,588 | 9,424,310 | 7,480,044 | 10,482,033 | 3,818,625 | 5,480,568 | 2,473,325 | 2,087,676 | 3,632,668 | 65,263,120 | |
| Natural gas | 336,475 | 387,428 | 628,380 | 718,840 | 1,267,426 | 1,237,260 | 983,268 | 1,374,327 | 479,700 | 682,040 | 361,960 | 307,848 | 670,222 | 6,300,920 | |
| Electricity | 965,675 | 1,182,625 | 1,698,370 | 1,883,421 | 3,448,689 | 3,636,536 | 2,749,032 | 3,746,097 | 1,215,890 | 1,829,076 | 826,600 | 682,664 | 1,185,237 | 24,987,760 | |
| Fuel oil and other fuels | 83,200 | 104,725 | 161,080 | 201,330 | 382,079 | 381,780 | 272,844 | 388,631 | 158,828 | 228,310 | 100,985 | 86,634 | 137,223 | 2,684,668 | |
| Telephone | 866,600 | 948,075 | 1,296,040 | 1,672,811 | 3,141,828 | 3,181,500 | 2,579,148 | 3,723,384 | 1,219,760 | 1,960,760 | 881,360 | 785,984 | 1,161,682 | 23,394,482 | |
| Water and other public services | 285,775 | 288,025 | 445,040 | 548,089 | 1,029,285 | 1,085,245 | 888,326 | 1,221,824 | 446,900 | 669,035 | 302,695 | 266,542 | 469,308 | 7,910,063 | |
| Household operations | 374,625 | 287,550 | 717,810 | 888,089 | 1,801,788 | 1,687,215 | 1,441,440 | 2,433,501 | 934,800 | 1,667,760 | 913,130 | 936,086 | 2,268,801 | 16,071,475 | |
| Personal services | 99,400 | 86,200 | 306,720 | 478,481 | 824,219 | 969,135 | 689,446 | 1,026,884 | 439,726 | 822,208 | 429,696 | 417,460 | 771,436 | 6,817,695 | |
| Other household expenses | 275,225 | 201,350 | 411,090 | 410,608 | 1,021,418 | 1,018,080 | 851,994 | 1,406,617 | 495,074 | 838,054 | 483,434 | 517,633 | 1,497,365 | 9,453,484 | |
| Housekeeping supplies | 481,800 | 466,175 | 741,240 | 917,170 | 1,848,184 | 1,748,280 | 1,396,108 | 2,040,372 | 788,225 | 1,286,185 | 680,720 | 547,586 | 988,260 | 13,707,447 | |
| Laundry and cleaning supplies | 134,900 | 149,100 | 215,380 | 270,560 | 512,018 | 512,575 | 321,760 | 618,561 | 211,850 | 307,785 | 107,960 | 83,490 | 196,629 | 3,562,878 | |
| Other household products | 243,900 | 187,800 | 336,440 | 386,888 | 743,848 | 799,910 | 741,312 | 919,487 | 368,760 | 677,705 | 410,848 | 300,560 | 670,632 | 6,887,642 | |
| Postage and stationery | 76,325 | 120,700 | 187,440 | 212,615 | 437,167 | 431,270 | 332,046 | 604,314 | 197,825 | 312,120 | 161,826 | 164,480 | 247,428 | 3,465,558 | |
| Household furnishings and equipment | 1,141,325 | 788,800 | 1,166,840 | 1,362,486 | 3,706,602 | 4,036,970 | 3,732,300 | 5,989,868 | 2,706,375 | 4,476,610 | 2,017,396 | 1,776,084 | 3,771,144 | 35,063,177 | |
| Household textiles | 49,700 | 99,850 | 83,720 | 184,383 | 340,472 | 296,940 | 380,380 | 448,362 | 187,875 | 304,696 | 170,816 | 141,880 | 228,231 | 2,872,683 | |
| Furniture | 152,825 | 236,075 | 286,300 | 286,203 | 688,001 | 957,965 | 688,716 | 1,801,767 | 683,475 | 1,284,260 | 608,096 | 482,844 | 1,102,761 | 9,208,377 | |
| Floor coverings | 51,475 | 10,850 | 75,810 | 17,896 | 66,773 | 99,980 | 82,368 | 133,208 | 66,460 | 141,610 | 88,900 | 97,598 | 207,812 | 1,134,361 | |
| Major appliances | 106,800 | 115,375 | 215,330 | 174,466 | 706,027 | 618,625 | 686,280 | 718,020 | 237,800 | 499,970 | 180,340 | 176,816 | 446,362 | 4,788,632 | |
| Small appliances, misc. housewares | 111,825 | 44,375 | 100,110 | 126,748 | 263,662 | 279,266 | 176,032 | 347,643 | 137,360 | 245,660 | 96,520 | 76,384 | 214,722 | 2,220,724 | |

| | 640,775 | 282,700 | 430,280 | 842,019 | 1,439,268 | 1,775,105 | 1,888,544 | 2,703,168 | 889,700 | 2,028,780 | 975,390 | 791,890 | 1,567,765 | 15,839,324 |
|---|-------------|-------------|-------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Miscellaneous household equipment | | | | | | | | | | | | | | |
| Apparel and services | 1,874,400 | 1,384,978 | 1,942,890 | 2,391,383 | 4,302,328 | 5,313,105 | 3,889,810 | 5,390,783 | 2,812,725 | 3,678,970 | 1,710,325 | 1,791,748 | 3,514,013 | 40,867,893 |
| Men, 18 and over | 479,380 | 287,580 | 297,810 | 449,537 | 788,278 | 1,283,205 | 880,308 | 1,478,298 | 897,575 | 959,480 | 399,410 | 378,500 | 806,985 | 8,042,281 |
| Men, 18 and over | 390,500 | 218,580 | 188,270 | 328,902 | 581,008 | 968,500 | 679,538 | 1,133,901 | 481,260 | 775,988 | 274,855 | 308,184 | 621,414 | 6,886,882 |
| Boys, 2 to 15 | 88,780 | 69,228 | 123,840 | 120,798 | 207,270 | 314,695 | 200,772 | 344,394 | 136,325 | 183,615 | 84,455 | 71,346 | 165,571 | 2,158,112 |
| Women and girls | 815,925 | 621,590 | 873,300 | 930,882 | 1,418,048 | 2,113,830 | 1,548,548 | 2,504,978 | 1,193,100 | 1,397,315 | 718,185 | 681,582 | 1,485,944 | 18,317,995 |
| Women, 18 and over | 414,760 | 473,928 | 788,880 | 778,478 | 1,203,625 | 1,820,408 | 1,302,444 | 2,118,099 | 982,478 | 1,141,550 | 600,710 | 589,898 | 1,287,713 | 13,760,817 |
| Girls, 2 to 15 | 101,175 | 47,928 | 108,880 | 152,418 | 204,423 | 293,422 | 246,104 | 386,880 | 210,622 | 255,765 | 137,475 | 111,688 | 228,231 | 2,556,413 |
| Children under 2 | 87,460 | 58,670 | 97,980 | 122,118 | 163,995 | 247,104 | 218,790 | 272,916 | 141,460 | 188,408 | 79,375 | 100,694 | 110,205 | 2,041,785 |
| Footwear | 627,178 | 328,880 | 480,080 | 600,985 | 847,508 | 947,300 | 678,982 | 1,288,904 | 421,278 | 675,110 | 289,240 | 273,748 | 323,505 | 7,828,180 |
| Other apparel products and services | 182,828 | 170,400 | 217,380 | 270,877 | 389,588 | 584,590 | 874,002 | 844,740 | 280,350 | 560,890 | 285,115 | 356,224 | 877,374 | 5,852,285 |
| Transportation | 5,367,775 | 4,133,978 | 6,088,900 | 6,021,821 | 21,734,436 | 24,849,555 | 20,480,728 | 34,621,344 | 11,828,500 | 19,211,275 | 9,003,090 | 7,987,210 | 11,844,089 | 186,650,835 |
| Vehicle purchases (net outlay) | 2,378,100 | 1,678,150 | 2,878,910 | 3,884,893 | 10,088,485 | 11,838,240 | 9,487,784 | 17,687,348 | 5,640,450 | 8,876,130 | 4,532,325 | 4,013,692 | 5,462,813 | 68,992,393 |
| Cars and trucks, new | 806,280 | 611,200 | 1,087,500 | 1,188,788 | 4,752,584 | 5,198,450 | 3,587,950 | 8,822,848 | 3,528,450 | 5,484,830 | 3,598,640 | 2,368,458 | 4,288,133 | 49,986,955 |
| Cars and trucks, used | 1,288,675 | 1,167,500 | 1,361,070 | 2,388,827 | 5,335,901 | 6,639,790 | 5,908,748 | 8,473,382 | 2,117,828 | 3,068,080 | 897,580 | 1,342,418 | 1,183,196 | 40,503,852 |
| Other vehicles | 108,775 | (880) | 1,610 | 0 | 0 | 134,330 | 211,068 | 471,106 | 86,375 | 312,120 | 78,105 | 102,718 | 31,284 | 1,618,403 |
| Gasoline and motor oil | 1,150,200 | 814,300 | 1,388,780 | 2,058,722 | 4,074,057 | 4,827,315 | 3,545,558 | 6,582,250 | 1,907,625 | 2,944,810 | 1,310,005 | 1,110,870 | 1,518,583 | 32,408,871 |
| Other vehicle expenses | 1,854,775 | 1,240,728 | 2,027,780 | 3,017,715 | 6,033,134 | 7,062,575 | 6,398,984 | 10,034,588 | 3,619,275 | 5,851,960 | 2,861,285 | 2,333,872 | 3,247,430 | 58,323,984 |
| Vehicle finance charges | 248,800 | 128,870 | 200,220 | 288,873 | 588,261 | 688,800 | 518,440 | 811,880 | 1,082,420 | 1,530,255 | 457,835 | 342,054 | 430,155 | 6,857,938 |
| Maintenance and repairs | 476,700 | 387,800 | 628,420 | 1,011,124 | 1,888,261 | 2,039,895 | 1,753,190 | 2,989,200 | 841,875 | 1,530,255 | 668,020 | 817,828 | 938,520 | 16,482,878 |
| Vehicle insurance | 582,025 | 404,100 | 645,720 | 1,304,304 | 2,530,242 | 2,830,242 | 2,530,242 | 3,752,342 | 1,316,100 | 2,063,345 | 1,008,308 | 808,800 | 1,173,881 | 21,982,380 |
| Vehicle rent, leasing, licenses, etc. | 593,880 | 208,180 | 285,800 | 393,714 | 888,843 | 1,081,710 | 1,080,488 | 1,900,895 | 719,550 | 876,870 | 629,580 | 684,190 | 1,108,805 | 10,010,423 |
| Public transportation | 351,825 | 288,800 | 374,770 | 428,020 | 1,040,781 | 904,960 | 731,018 | 1,406,817 | 480,228 | 840,990 | 398,415 | 629,278 | 1,317,483 | 6,932,488 |
| Health care | 1,792,750 | 2,215,978 | 3,906,420 | 4,507,654 | 8,544,634 | 8,898,100 | 6,787,048 | 8,132,939 | 2,787,800 | 4,818,075 | 2,200,275 | 1,766,888 | 3,181,817 | 80,572,864 |
| Health insurance | 875,625 | 1,143,100 | 2,076,910 | 2,339,902 | 4,304,110 | 4,488,480 | 3,487,770 | 4,748,789 | 1,435,000 | 2,278,758 | 1,088,815 | 888,208 | 1,503,785 | 30,913,149 |
| Medical services | 411,500 | 331,828 | 724,200 | 777,655 | 1,444,819 | 2,088,185 | 1,890,840 | 2,388,833 | 733,800 | 1,491,240 | 617,220 | 460,340 | 1,048,170 | 14,440,037 |
| Drugs | 415,500 | 847,878 | 971,280 | 1,714,851 | 2,689,315 | 1,732,150 | 1,326,184 | 1,880,482 | 487,180 | 801,875 | 354,870 | 343,088 | 482,198 | 12,482,848 |
| Medical supplies | 88,200 | 94,078 | 136,230 | 181,197 | 459,488 | 388,890 | 284,828 | 408,128 | 141,450 | 247,009 | 126,905 | 97,182 | 190,688 | 2,761,340 |
| Entertainment | 1,388,925 | 1,093,400 | 1,688,900 | 2,118,204 | 6,888,273 | 6,187,970 | 4,984,950 | 7,877,387 | 3,324,075 | 5,212,115 | 2,419,350 | 2,217,282 | 5,081,517 | 48,045,836 |
| Fees and subscriptions | 333,700 | 204,128 | 358,880 | 408,708 | 887,152 | 1,032,220 | 888,542 | 1,788,887 | 738,875 | 1,228,805 | 715,010 | 682,354 | 1,847,889 | 16,926,105 |
| Television, radio, sound equipment | 888,925 | 889,400 | 1,431,610 | 1,438,618 | 2,921,878 | 2,860,075 | 2,007,720 | 2,807,136 | 1,001,425 | 1,588,380 | 788,778 | 680,210 | 1,200,879 | 17,827,878 |
| Pets, toys, and playground equipment | 209,480 | 203,128 | 332,220 | 381,182 | 1,708,229 | 1,066,985 | 1,127,412 | 1,833,781 | 644,275 | 842,140 | 481,485 | 372,418 | 654,120 | 9,607,870 |
| Other supplies, equip., and services | 180,280 | 88,878 | 126,440 | 277,388 | 1,088,257 | 1,788,710 | 1,338,975 | 1,549,715 | 1,041,000 | 1,476,340 | 818,715 | 682,372 | 1,378,829 | 10,883,280 |
| Personal care products and services | 478,380 | 484,400 | 713,650 | 898,784 | 1,488,988 | 1,587,820 | 1,371,842 | 2,089,813 | 740,080 | 1,286,695 | 584,890 | 678,334 | 989,955 | 13,110,969 |
| Reading | 95,950 | 85,428 | 183,360 | 172,249 | 387,588 | 371,175 | 332,048 | 487,885 | 184,500 | 281,890 | 184,780 | 148,258 | 284,492 | 3,077,438 |
| Education | 1,616,828 | 988,800 | 788,880 | 742,684 | 871,119 | 1,131,200 | 1,028,800 | 1,949,400 | 878,378 | 1,563,480 | 1,329,068 | 1,099,480 | 1,722,793 | 7,835,184 |
| Tobacco products and smoking supplies | 317,728 | 422,460 | 647,410 | 682,285 | 1,283,588 | 1,141,806 | 1,088,210 | 1,120,908 | 335,128 | 617,310 | 184,205 | 191,084 | 146,044 | 15,662,892 |
| Miscellaneous | 698,400 | 478,988 | 821,890 | 838,088 | 1,873,180 | 1,928,575 | 1,783,782 | 2,885,881 | 788,760 | 1,218,138 | 604,845 | 488,280 | 978,203 | 32,369,824 |
| Cash contributions | 972,700 | 841,378 | 1,108,470 | 1,346,874 | 3,497,878 | 4,022,890 | 2,764,180 | 4,483,387 | 1,587,875 | 3,138,885 | 1,421,130 | 1,385,188 | 5,087,874 | 99,180,103 |
| Personal insurance and pensions | 812,378 | 898,178 | 1,180,020 | 2,387,758 | 6,375,618 | 9,933,360 | 9,981,872 | 15,618,208 | 7,574,760 | 13,548,875 | 7,488,080 | 7,323,844 | 13,479,138 | 98,180,103 |
| Life and other personal insurance | 186,360 | 188,800 | 302,480 | 670,480 | 689,673 | 863,335 | 883,173 | 1,383,821 | 502,280 | 952,255 | 492,815 | 477,884 | 1,392,138 | 9,174,074 |
| Pensions and Social Security | 417,128 | 398,378 | 877,540 | 1,717,278 | 5,485,945 | 9,070,025 | 9,098,700 | 14,234,387 | 7,073,525 | 12,568,178 | 7,035,188 | 6,848,180 | 12,087,711 | 90,008,694 |
| Income before taxes | 21,130,000 | 18,843,228 | 26,628,180 | 38,340,170 | 95,380,188 | 121,804,478 | 114,012,758 | 191,388,100 | 78,424,000 | 128,382,240 | 66,635,245 | 66,733,610 | 198,003,774 | 1,703,261,140 |
| Wages and salaries | 2,695,700 | 2,083,180 | 3,297,480 | 19,872,420 | 80,288,808 | 82,440,280 | 80,871,338 | 182,222,084 | 67,488,080 | 112,710,000 | 61,815,520 | 58,841,410 | 128,126,843 | 870,963,001 |
| Self-employment income | (3,283,678) | 48,180 | 404,700 | 645,790 | 1,958,488 | 1,861,925 | 3,387,384 | 5,688,758 | 2,282,175 | 4,287,315 | 2,712,720 | 3,018,772 | 18,776,178 | 39,903,878 |
| Social Security and retirement plans | 1,389,000 | 6,688,880 | 18,108,020 | 18,377,189 | 28,723,183 | 21,849,838 | 18,829,328 | 17,939,813 | 4,712,950 | 6,287,190 | 2,477,135 | 3,167,440 | 5,149,773 | 141,738,408 |
| Interest, dividends, rental income, property income | 88,880 | 187,875 | 238,480 | 645,790 | 1,889,548 | 2,884,085 | 1,840,410 | 2,803,887 | 1,185,925 | 1,767,235 | 1,144,905 | 1,085,676 | 7,282,018 | 22,797,169 |
| Unemployment compensation, veterans benefits | 58,880 | 214,778 | 613,380 | 477,007 | 1,083,975 | 1,018,080 | 983,288 | 1,078,688 | 307,500 | 520,200 | 185,100 | 184,184 | 108,880 | 8,700,512 |
| Public assistance, foodstamps | 514,628 | 1,748,800 | 1,888,700 | 1,290,488 | 1,381,888 | 742,380 | 378,378 | 380,689 | 41,600 | 53,488 | 83,975 | 96,432 | 3,685 | 8,489,380 |
| Regular contributions for support | 401,180 | 632,800 | 888,880 | 787,424 | 1,477,555 | 968,085 | 631,785 | 1,387,025 | 273,878 | 531,760 | 228,885 | 232,760 | 203,348 | 5,598,830 |
| Other income | 308,880 | 488,800 | 411,080 | 381,478 | 884,219 | 346,430 | 280,882 | 487,580 | 163,780 | 198,078 | 34,925 | 78,430 | 342,702 | 4,118,088 |
| Personal taxes | (31,880) | (118,828) | (200,220) | (102,902) | (584,002) | (3,841,825) | (3,737,448) | (6,081,828) | (3,281,300) | (6,727,820) | (3,947,190) | (5,163,970) | (10,983,528) | (50,991,384) |
| Federal income taxes | (85,880) | (177,500) | (328,100) | (390,187) | (4,718,311) | (2,326,030) | (2,401,542) | (4,326,580) | (2,356,180) | (4,775,728) | (2,894,988) | (3,820,488) | (6,773,740) | (36,894,474) |
| State and local taxes | (28,400) | 7,100 | 4,280 | 80,708 | 810,708 | 889,800 | 844,885 | 1,871,822 | 874,450 | 1,482,888 | 682,320 | 1,108,118 | 1,728,441 | (10,178,540) |
| Other taxes | 90,888 | 81,478 | 187,820 | 197,715 | 413,883 | 625,895 | 391,248 | 727,175 | 221,400 | 480,855 | 289,878 | 167,388 | 481,347 | 4,217,540 |
| Income after taxes | 21,100,000 | 18,724,400 | 26,427,960 | 38,237,268 | 94,796,186 | 117,962,653 | 110,275,310 | 185,306,272 | 75,142,700 | 121,654,420 | 62,671,255 | 61,569,640 | 187,020,246 | 1,652,269,756 |
| Net change in total assets and liabilities | 4,128,100 | (3,072,328) | (6,178,880) | (6,453,220) | (28,249,084) | (29,086,305) | (35,089,084) | (87,507,500) | (22,887,875) | (27,933,288) | (58,081,710) | (28,480,718) | (39,029,634) | (312,104,303) |
| Net change in total assets | 11,080,028 | (288,380) | 1,888,310 | 988,188 | 7,799,804 | 19,084,255 | 11,413,118 | 21,528,713 | 18,284,300 | 28,800,840 | 10,984,280 | 10,190,840 | 24,407,919 | 147,484,431 |
| Net change in total liabilities | 8,852,228 | 2,086,248 | 4,066,170 | 7,441,408 | 33,048,888 | 48,168,060 | 46,592,192 | 78,745,013 | 36,283,000 | 63,434,888 | 38,017,460 | 38,671,558 | 63,437,593 | 439,580,720 |
| Other money received | (878,800) | (217,500) | (1,017,740) | (833,843) | (1,290,342) | (3,326,435) | (851,964) | (1,533,648) | (316,775) | (1,102,635) | (1,003,300) | (822,768) | (716,888) | (33,283,589) |
| Mortgage principal paid, owned property | (678,800) | (427,300) | (604,810) | (787,420) | (2,888,088) | (2,762,045) | (3,328,182) | (5,908,882) | (2,721,375) | (5,878,970) | (2,289,795) | (2,101,924) | (5,168,128) | (26,944,311) |
| Estimated market value of owned home | 85,782,028 | 72,880,378 | 121,718,880 | 134 | | | | | | | | | | |

| Estimated monthly rental value of owned home | 557,350 | 495,225 | 513,990 | 906,222 | 1,991,941 | 2,011,415 | 1,714,264 | 2,996,670 | 1,032,175 | 1,866,085 | 849,830 | 755,494 | 1,515,141 | 18,910,292 |
|--|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Gifts of goods and services | 847,675 | 392,275 | 1,099,080 | 1,051,390 | 2,238,282 | 2,771,440 | 2,058,628 | 3,710,358 | 1,255,625 | 1,976,205 | 1,582,735 | 1,181,270 | 3,487,547 | 23,390,708 |
| Food | 51,475 | 25,075 | 58,160 | 82,769 | 177,574 | 226,240 | 89,498 | 305,498 | 74,825 | 122,625 | 181,610 | 62,984 | 343,413 | 1,610,254 |
| Alcoholic beverages | 14,200 | 10,890 | 17,040 | 58,625 | 28,314 | 42,420 | 33,482 | 77,976 | 16,480 | 37,570 | 46,355 | 6,666 | 46,928 | 428,754 |
| Housing | 133,125 | 102,990 | 281,340 | 241,599 | 698,626 | 749,420 | 668,280 | 737,523 | 280,100 | 528,870 | 380,385 | 264,012 | 812,171 | 5,403,576 |
| Housekeeping supplies | 37,275 | 24,850 | 97,810 | 66,825 | 112,201 | 113,120 | 100,388 | 217,583 | 61,500 | 95,370 | 62,705 | 72,684 | 88,876 | 1,080,284 |
| Household textiles | 6,325 | 1,775 | 14,810 | 17,995 | 34,521 | 36,685 | 30,868 | 25,982 | 13,325 | 34,850 | 36,590 | 17,204 | 43,371 | 314,632 |
| Appliances and misc. housewares | 7,100 | 3,950 | 25,430 | 20,183 | 48,428 | 113,120 | 89,498 | 90,972 | 30,750 | 44,798 | 32,365 | 20,240 | 119,737 | 621,136 |
| Major appliances | 3,850 | (685) | 8,350 | 97,111 | 3,889 | 17,875 | 41,184 | 12,996 | 3,075 | 11,580 | 6,985 | 3,036 | 31,284 | 147,428 |
| Small appl. and misc. housewares | 3,850 | 3,850 | 17,040 | 19,422 | 42,569 | 95,445 | 26,314 | 74,727 | 28,880 | 33,235 | 25,400 | 17,204 | 87,453 | 488,649 |
| Miscellaneous household equipment | 21,300 | 15,975 | 53,900 | 70,295 | 155,626 | 183,620 | 136,422 | 246,824 | 73,800 | 178,290 | 83,188 | 64,845 | 129,402 | 1,422,690 |
| Other housing | 82,125 | 66,900 | 63,720 | 69,347 | 243,747 | 300,475 | 228,086 | 185,952 | 70,725 | 177,795 | 176,830 | 88,560 | 231,765 | 1,955,576 |
| Apparel and services | 198,600 | 131,380 | 302,450 | 319,160 | 891,687 | 791,840 | 435,392 | 974,700 | 316,728 | 465,290 | 245,110 | 189,244 | 425,900 | 5,462,648 |
| Males 2 and over | 90,624 | 56,900 | 85,350 | 91,717 | 100,594 | 190,890 | 113,258 | 201,438 | 62,000 | 132,940 | 82,705 | 44,022 | 110,918 | 1,323,183 |
| Females 2 and over | 47,925 | 35,125 | 144,840 | 100,885 | 197,313 | 276,285 | 177,608 | 402,875 | 147,800 | 156,080 | 109,855 | 85,274 | 189,837 | 2,062,847 |
| Children under 2 | 12,425 | 17,760 | 40,470 | 63,664 | 123,890 | 134,330 | 118,404 | 189,707 | 39,975 | 106,465 | 31,118 | 43,010 | 84,701 | 965,134 |
| Other apparel products and services | 49,150 | 23,075 | 65,800 | 28,844 | 170,236 | 187,355 | 128,125 | 230,879 | 46,175 | 72,250 | 61,435 | 36,938 | 60,438 | 1,143,698 |
| Jewelry and watches | 9,875 | 29,075 | 13,750 | 13,422 | 105,332 | 77,770 | 43,768 | 139,707 | 25,625 | 26,900 | 12,065 | 21,788 | 41,949 | 658,016 |
| All other apparel products and services | 39,050 | (565) | 81,120 | 13,422 | 61,804 | 109,050 | 64,842 | 84,221 | 21,825 | 43,300 | 39,370 | 15,180 | 18,488 | 587,733 |
| Transportation | 10,850 | 15,975 | 87,890 | 24,607 | 135,416 | 74,235 | 138,968 | 269,181 | 140,428 | 105,455 | 50,800 | 28,348 | 134,379 | 1,247,456 |
| Health care | 65,200 | 15,625 | 163,180 | 123,035 | 73,611 | 243,815 | 72,072 | 148,205 | 20,500 | 56,355 | 43,190 | 20,240 | 178,481 | 1,286,379 |
| Entertainment | 49,700 | 31,950 | 48,690 | 89,347 | 270,530 | 197,860 | 149,292 | 272,916 | 112,760 | 145,945 | 89,535 | 67,298 | 191,970 | 1,698,463 |
| Toys, games, hobbies, and bicycles | 12,425 | 15,975 | 23,430 | 31,318 | 86,118 | 86,375 | 66,924 | 103,668 | 35,900 | 53,495 | 26,870 | 24,288 | 46,215 | 615,071 |
| Other entertainment | 39,050 | 15,975 | 25,260 | 38,029 | 181,643 | 109,585 | 84,842 | 168,948 | 75,860 | 92,450 | 62,665 | 43,010 | 145,755 | 1,083,392 |
| Personal care products and services | 31,950 | 7,100 | 29,620 | 22,370 | 34,821 | 35,350 | 90,090 | 81,225 | 16,480 | 34,880 | 13,970 | 7,590 | 39,816 | 447,232 |
| Reading | 1,775 | (685) | 2,130 | 2,237 | 3,899 | 3,535 | 7,722 | 6,498 | 3,075 | 1,445 | 1,270 | 1,012 | 2,133 | 35,814 |
| Education | 28,625 | 7,100 | 25,430 | 33,655 | 116,070 | 240,380 | 218,216 | 490,589 | 153,475 | 302,005 | 482,765 | 406,342 | 1,298,997 | 3,799,549 |
| All other gifts | 46,160 | 40,625 | 75,860 | 60,632 | 212,795 | 169,680 | 175,032 | 328,149 | 117,875 | 177,735 | 65,420 | 95,128 | 192,661 | 1,771,662 |